From:

Chris Hover <christopher.hover@gmail.com>

Sent:

Tuesday, March 19, 2013 9:23 AM

To:

INSTestimony

Subject:

H.B. No. 6656 - OPPOSED

I am OPPOSED to proposed bill

H.B. No. 6656

AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS.

To require any person who possesses or owns a firearm to procure and maintain excess personal liability insurance and self defense insurance, and to require the Insurance Commissioner to adopt regulations to implement the provisions of this section.

As a lawbiding gun owner I understand the responsibility that comes with owning firearms. I am also aware of the law that exists that places accountably for the proper storage and safeguarding of all firearms on the owner of the firearms. If one of my firearms is obtained by a person that should not have it and some accident or crime is committed using it, then I expect to be held accountable. We do not need mandatory insurance to emphasize or expand on this law. This bill will not add any additional protective measures to prevent the illegal procurement, ownership, or use of firearms. It will merely increase the cost for lawbiding citizens to own firearms.